

Fill in this information to identify the case:

Debtor 1	<u>Calvin Davis</u>		
Debtor 2 (Spouse, if filing)	<u>Carmel Davis</u>		
United States Bankruptcy Court for the: <u>Northern</u>	District of	<u>Mississippi</u> (State)	
Case number	<u>18-11843-SDM</u>		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor:	U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust		Court claim no. (if known): <u>14</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>XXXXXX9212</u>		
Property address:	<u>1504 E Waldron Street</u> Number Street <u>Corinth, MS 38834</u> City State ZIP Code		

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 07/19/2021
MM/DD/YYYY

Post-petition payment amount is \$685.68.

☐ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:	(a) \$	<u>0.00</u>
b. Total fees, charges, expenses, escrow, and costs outstanding	+(b) \$	<u>0.00</u>
c. Total. Add lines a and b	(c) \$	<u>0.00</u>

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on: _____
MM/DD/YYYY

Debtor 1

Calvin Davis

Case number 18-11843-SDM

First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Karen A. Maxcy

Signature

Date 7/12/2021

Print

Karen A. Maxcy

First Name Middle Name Last Name

Title Attorney for the Creditor

Company McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone 678-321-6965

Email Karen.Maxcy@mccalla.com

In Re:	Calvin Davis Carmel Davis	Bankruptcy Case No.:	18-11843-SDM
		Chapter:	13
		Judge:	Selene D. Maddox

CERTIFICATE OF SERVICE

I, Karen A. Maxcy, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Calvin Davis
1504 E. Waldron Street
Corinth, MS 38834

Carmel Davis
1504 E. Waldron Street
Corinth, MS 38834

Kimberly Brown Bowling
P.O. Box 7177
Tupelo, MS 38802-7177

(served via ECF Notification)

Terre M. Vardaman, Trustee
P.O. Box 1326
Brandon, MS 39043

(served via ECF Notification)

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on:	<u>7/12/2021</u>	By:	<u>/s/Karen A. Maxcy</u>
	(date)		Karen A. Maxcy, Mississippi BAR NO. 8869
			Attorney for the Creditor